

REMARKS

Reconsideration of the present application, as amended, is respectfully requested. Claims 1, 3, 8, 12-15, 24, 26, 34, 35, 41, 43, 45, 54-56, and 62 have been amended to more clearly recite that the reminder is a “user-entered” reminder. No claims have been canceled or added. Therefore, claims 1-65 remain pending in the present application.

Claims 1-14, 16-22, 24-35, 37-41, 43-56, and 58-64 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,712,912 to Tomko et al. (“Tomko”) in view of U.S. Patent No. 4,453,074 to Weinstein et al. (“Weinstein”). The Office Action acknowledges that Tomko does not teach “encrypting and storage of a reminder along with the data.” See Office Action, page 2. Each of independent claims 1, 24, and 43 recite, in part, the features of “encrypting a user-entered reminder using the non-verifiable personal identifier” and “storing the encrypted data and the encrypted user-entered reminder in the memory.”

In contrast, Weinstein teaches a system wherein a user is provided with a secret password and a non-secret identification number. “The identification number is the code on the card stored by the initialization terminal, i.e., the combination of the user-selected secret password and the reference text AMERICAN EXPRESS, encrypted together under control of the issuer’s private key.” See Weinstein, col. 9, line 62 - col. 10, line 1. The reference text is not analogous to the user-entered reminder due to the fact that the reference text is “universally-used” and the reference text is not entered by a user. See Weinstein, col. 10, line 9. Applicants respectfully submit that claims 1, 24, and 43 distinguish over the combination of Tomko and Weinstein and request that the §103 rejection of claims 1, 24, and 43 be withdrawn.

Claims 2-14, 16-22, 25-35, 37-41, 44-56, and 58-64 are either directly or indirectly dependent on one of claims 1, 24, or 43 and should distinguish over the combination of Tomko and Weinstein for at least the same reasons as stated above. Applicants respectfully request that the §103 rejection of claims 2-14, 16-22, 25-35, 37-41, 44-56, and 58-64 be withdrawn.

Claims 15, 23, 36, 42, 57, and 65 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Tomko and Weinstein in view of U.S. Patent No. 6,088,450 to Davis et al. (“Davis”). Claims 15, 23, 36, 42, 57, and 65 are either directly or indirectly dependent on one of

claims 1, 24, or 43 and should distinguish over Tomko and Weinstein for at least the same reasons as stated above. Davis does not remedy the deficiencies of Tomko and Weinstein in that Davis also does not teach "encrypting a user-entered reminder using the non-verifiable personal identifier" and "storing the encrypted data and the encrypted user-entered reminder in the memory." Davis has merely been cited for the purpose of teaching an imposition of a time-delay for accessing resources. See Office Action, page 5. Applicants submit that claims 15, 23, 36, 42, 57, and 65 distinguish over the combination of Tomko, Weinstein, and Davis and request that the §103 rejection of claims 15, 23, 36, 42, 57, and 65 be withdrawn.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to pass this application to issue.

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Respectfully submitted,

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